

identifiers associated with [the] such user;

c. storing, in a digital storage medium, a data set pertinent to [the] such user, the data set including [the] such user's personal information and a representation of the physiological identifiers associated with [the] such user; and

d. permitting a subject to modify information in the stored data set pertinent to [the] such user only if (i) the subject provides a new set of physiological identifiers and (ii) it is determined, by recourse to the stored data set, that there is a sufficient match between at least one member in the new set and a corresponding member of the first set, so that the subject is authenticated as [the] such user.

2. (Amended) A method according to claim 1, further comprising obtaining from such user such user's medical information [from the user], and wherein the data set includes [the] such user's medical information.

4. (Amended) A method according to claim 1, wherein the first set of physiological identifiers includes the appearance of [the] such user's face.

5. (Amended) A method according to claim 1, wherein the first set of physiological identifiers includes characteristics of utterances of [the] such user.

6. (Amended) A method according to claim 1, wherein the first set of physiological identifiers includes a fingerprint of [the] such user.

7. (Amended) A method according to claim 1, wherein the first set of physiological identifiers includes the configuration of an iris in an eye of [the] such user.

8. (Amended) A method according to claim 1, wherein the first set includes at least one member selected from the group consisting of a fingerprint of [the] such user and

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an the configuration of an iris in an eye of [the] such user and at least one member selected from the group consisting of characteristics of utterances of [the] such user and the appearance of [the] such user's face.

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14. (Amended) A method according to claim [9]12, wherein the non-physiological identifier is provided in the course of a session, over a computer network, employing a user's public and private keys.

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15. (Amended) A method according to claim 1, further comprising:
prompting each[a] user, on a periodic basis, to update the data set pertinent to [the] such user.

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16. (Amended) A method for authenticating a user transaction, the method comprising:

obtaining a test set of physiological identifiers from a subject purporting to be [the] a specific user;

accessing information in the data set pertinent to the specific user stored in accordance with the method of claim 1; and

determining if there is a sufficient match between at least one member in the test set and a corresponding physiological identifier represented in the data set.

17. (Amended) A method for authenticating a user transaction, the method comprising:

obtaining a test set of physiological identifiers from a subject purporting to be a specific user;

accessing information in a first data set pertinent to the specific user stored in a

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registration data base, the data base containing information provided by multiple users in a separate data set for each user, each data set of a specific user including (i) personal information, of [a] the specific user, that has been established by the specific user, and (ii) a representation of a first set of physiological identifiers, associated with the specific user, that has been provided by the specific user, the data base being maintained under conditions wherein modification by a subject of information in a stored data set pertinent to the [subject] specific user is permitted only if (i) the subject provides a new set of physiological identifiers and (ii) it is determined, by recourse to the stored data set, that there is a sufficient match between at least one member in the new set and a corresponding member of the first set, so that the subject is authenticated as the specific user; and

determining if there is a sufficient match between at least one member in the test set and a corresponding physiological identifier represented in the data set.

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29. (Amended) A digital storage medium on which has been recorded a multi-user personal information data base, the data base comprising, for each specific user, a data set pertinent to [such] the specific user, the data set including:

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- (a) [such] the specific user's personal information obtained from the specific user;
 - (b) a representation of a first set of physiological identifiers associated with the specific user; and
 - (c) [such] the specific user's emergency information obtained from the specific user;

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the storage medium being maintained under conditions wherein modification by a subject of information in a stored data set pertinent to the specific user is permitted only if (i) the subject provides a new set of physiological identifiers and (ii) it is determined, by recourse to the stored data set, that there is a sufficient match between at least one member in the new set and a corresponding member of the first set, so that the subject is authenticated as the specific user.

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31. (Amended) A system for authenticating transactions, the system comprising:

a. a multi-user personal information data base, the data base comprising, for each specific user, a data set pertinent to [such] the specific user, the data set including:

(i) [such user's] personal information, of the specific user, that has been [obtained] established by [from] the specific user;

(ii) a representation of a first set of physiological identifiers, associated with the specific user, that has been provided by the specific user;

the data base being maintained under conditions wherein modification by a subject of information in a stored data set pertinent to the specific user is permitted only if (i) the subject provides a new set of physiological identifiers and (ii) it is determined, by recourse to the stored data set, that there is a sufficient match between at least one member in the new set and a corresponding member of the first set, so that the subject is authenticated as the specific user;

b. a multiplicity of remotely distributed terminals in communication with the data base, each terminal including a physiological identifier transducer and a communication link with a merchant; and